

Information to identify the case:			
Debtor 1	Belinda J Smetana		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	18-20654-GLT		
Social Security number or ITIN		xxx-xx-0307	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 2/22/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Belinda J Smetana	
2. All other names used in the last 8 years		
3. Address	418 Atlantic Ave McKeesport, PA 15132	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 400 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 3/19/18

For more information, see page 2

Debtor **Belinda J Smetana**

Case number **18-20654-GLT**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 16, 2018 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219								
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td> Filing deadline: 6/15/18 </td> </tr> <tr> <td> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td> Filing deadline: 5/3/18 </td> </tr> <tr> <td> Deadline for governmental units to file a proof of claim: </td> <td> Filing deadline: 8/21/18 </td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td> Filing deadline: 30 days after the conclusion of the meeting of creditors </td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 6/15/18	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/3/18	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/21/18	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/3/18									
Deadline for governmental units to file a proof of claim:	Filing deadline: 8/21/18									
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors									
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 4/16/18 at 01:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219									
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.									

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Belinda J Smetana
 Debtor

Case No. 18-20654-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 309I

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Mar 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2018.

db +Belinda J Smetana, 418 Atlantic Ave, McKeesport, PA 15132-3706
 aty +Allison L. Carr, Bernstein-Burkley, PC, Gulf Tower, Suite 2200, 707 Grant Street,
 Pittsburgh, PA 15219-1945
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14793850 Allegheny General Hospital, 428 East Avenue, Pittsburgh, PA 15212
 14793856 +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
 14778697 +Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4177
 14793867 +Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
 14778699 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 14778700 +Prsm/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14793873 UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
 14778704 +Upstart Network Inc., Po Box 61203, Palo Alto, CA 94306-6203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Mar 20 2018 01:52:38 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 400, Pittsburgh, PA 15235
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 20 2018 01:52:56 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 20 2018 01:53:13
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 20 2018 01:53:49 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14778675 Fax: 800-813-8164 Mar 20 2018 02:10:34 21st Mortgage Corp, 620 Market St Ste 100,
 Knoxville, TN 37902
 14778676 +EDI: GMACFS.COM Mar 20 2018 05:38:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 14778677 EDI: BANKAMER.COM Mar 20 2018 05:38:00 Bankamerica, Po Box 982238, El Paso, TX 79998
 14778680 EDI: CAPITALONE.COM Mar 20 2018 05:38:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14778679 +EDI: CAPITALONE.COM Mar 20 2018 05:38:00 Capl/ymaha, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3440
 14778681 +EDI: CAPITALONE.COM Mar 20 2018 05:38:00 Capital One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 14778682 +EDI: CHASE.COM Mar 20 2018 05:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14778684 +EDI: CITICORP.COM Mar 20 2018 05:38:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241
 14778687 +EDI: CIAC.COM Mar 20 2018 05:38:00 Citimortgage Inc, Po Box 9438,
 Gaithersburg, MD 20898-9438
 14778688 +EDI: WFNNB.COM Mar 20 2018 05:38:00 Comenity Bank/fashbug, Po Box 182789,
 Columbus, OH 43218-2789
 14778690 +EDI: WFNNB.COM Mar 20 2018 05:38:00 Comenity Bank/lnbryant, Po Box 182789,
 Columbus, OH 43218-2789
 14782394 EDI: DISCOVER.COM Mar 20 2018 05:38:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14778692 +EDI: DISCOVER.COM Mar 20 2018 05:38:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14778693 +EDI: TSYS2.COM Mar 20 2018 05:38:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 14778694 +EDI: WFNNB.COM Mar 20 2018 05:38:00 Lane Bryant Retail/soa, 450 Winks Ln,
 Bensalem, PA 19020-5932
 14778695 +E-mail/Text: bk@lendingclub.com Mar 20 2018 01:53:41 Lending Club Corp,
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
 14779422 +EDI: PRA.COM Mar 20 2018 05:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14778698 +E-mail/Text: bankruptcy@loanpacific.com Mar 20 2018 01:53:59 Pacific Union Financia,
 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
 14793866 +E-mail/Text: bankruptcy@loanpacific.com Mar 20 2018 01:53:59 Pacific Union Financial,
 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
 14778701 +EDI: RMSC.COM Mar 20 2018 05:38:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
 14778702 +EDI: RMSC.COM Mar 20 2018 05:38:00 Synch/sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 14778703 +EDI: CITICORP.COM Mar 20 2018 05:38:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 14778678 Capl/bstby

District/off: 0315-2

User: culy
Form ID: 309I

Page 2 of 2
Total Noticed: 38

Date Rcvd: Mar 19, 2018

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14793849* ++21ST MORTGAGE CORPORATION, PO BOX 477, KNOXVILLE TN 37901-0477
(address filed with court: 21st Mortgage Corp, 620 Market St Ste 100, Knoxville, TN 37902)
14793851* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14793852* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bankamerica, Po Box 982238, El Paso, TX 79998)
14793854* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
14793853* +Capl/ymaha, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14793855* +Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14778683* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14793857* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14778685* +Citi, Pob 6241, Sioux Falls, SD 57117-6241
14778686* +Citi, Pob 6241, Sioux Falls, SD 57117-6241
14793858* +Citi, Pob 6241, Sioux Falls, SD 57117-6241
14793859* +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
14778689* +Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14793860* +Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14778691* +Comenity Bank/lnbryant, Po Box 182789, Columbus, OH 43218-2789
14793861* +Comenity Bank/lnbryant, Po Box 182789, Columbus, OH 43218-2789
14793862* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14793863* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
14778696* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14793864* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14793865* +Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4177
14793868* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
14793869* +Prsm/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14793870* +Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14793871* +Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14793872* +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14793874* +Upstart Network Inc., Po Box 61203, Palo Alto, CA 94306-6203

TOTALS: 2, * 28, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Belinda J Smetana ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5